

Information to identify the case:

Debtor 1	Stephanie Helena Herrera	Social Security number or ITIN	xxx-xx-5828
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Lester Donald Herrera	Social Security number or ITIN	xxx-xx-7169
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 7/18/22	
Case number: 22-22703 RKM			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie Helena Herrera	Lester Donald Herrera
2. All other names used in the last 8 years		
3. Address	309 E 4500 S Apt 31 Murray, UT 84107-3982	309 E 4500 S Apt 31 Murray, UT 84107-3982
4. Debtor's attorney Name and address	Sarah J. Larsen Utah Bankruptcy Law Center, PLLC 3161 S West Temple, Unit 65817 Salt Lake City, UT 84165	Contact phone (801) 335-5371 Email: Sarah.larsen@utahbankruptcylawcenter.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884 Email: utahtrusteeemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>Meeting to be held on: Aug. 26, 2022 at 09:00 AM Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111 (See Attached Notice for Instructions)</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 10/25/22 Filing deadline: 9/26/22 Filing deadline: 1/17/23</p> <hr/> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Filing of plan and confirmation hearing on docket Objections to Confirmation</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: 10/4/22 at 10:00 AM Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, RKM Teleconference Line Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

NOTICE – PLEASE READ

In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at www.ch13ut.org.

To Debtors

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at www.ch13ut.org. The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

To Creditors

If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

In re:
Stephanie Helena Herrera
Lester Donald Herrera
Debtors

Case No. 22-22703-RKM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 02, 2022

User: admin
Form ID: 309I

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	Stephanie Helena Herrera, Lester Donald Herrera, 309 E 4500 S, Apt 31, Murray, UT 84107-3982
12068458	1st Choice Loan, 7210 S 900 E, Midvale, UT 84047-4489
12068459	A.P.G. Financial, 960 W Levoy Dr, Taylorsville, UT 84123-2502
12068460	ATG Financial, 960 W Levoy Dr, Taylorsville, UT 84123-2502
12068463	Clark County Collections, PO Box 65817, Salt Lake City, UT 84165-0817
12068464	Deseret Rock Capital, 168 N 100 E Ste 250, St George, UT 84770-7059
12061274	+ MONEY 4 YOU, 1536 N WOODLAND PARK DR, SUITE 230, LAYTON, UT 84041-5750
12068472	Speedy Cash, 8918 W 21st St N Ste 200, Wichita, KS 67205-1880
12068473	+ Timber Line Financial, PO Box 34, American Fork, UT 84003-0001
12068474	+ Timberline Financial, PO Box 34, American Fork, UT 84003-0001
12068475	Title Max, 1108 E 3300 S, Salt Lake City, UT 84106-2598
12068476	Unknown, PO Box 45033, Salt Lake City, UT 84145-0033

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Sarah.larsen@utahbankruptcycenter.com	Aug 02 2022 22:52:00	Sarah J. Larsen, Utah Bankruptcy Law Center, PLLC, 3161 S West Temple, Unit 65817, Salt Lake City, UT 84165
tr	+ Email/Text: bnc@ch13ut.org	Aug 02 2022 22:52:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12068461	+ Email/Text: bankruptcy@avidac.com	Aug 02 2022 22:52:00	Avid Acceptance, 6995 S Union Park Ctr, Cottonwood Heights, UT 84047-6145
12061866	+ Email/Text: bankruptcy@avidac.com	Aug 02 2022 22:52:00	Avid Acceptance LLC, 6995 Union Park Center Suite 450, Cottonwood Heights UT 84047-6145
12068462	Email/Text: bankruptcy@checkcity.com	Aug 02 2022 22:52:00	Check City, PO Box 970183, Orem, UT 84097-0183
12068465	Email/Text: compliance@dontbebroke.com	Aug 02 2022 22:52:00	Dollar Loan Center, 6034 S 900 E, Murray, UT 84121-1723
12068466	Email/Text: orsbankruptcy@utah.gov	Aug 02 2022 22:52:00	Exwife, c/o State of Utah, PO Box 45033, Salt Lake City, UT 84145-0033
12068467	EDI: AMINFOFP.COM	Aug 03 2022 02:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
12068468	EDI: IRS.COM	Aug 03 2022 02:53:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
12068469	Email/Text: m4u@mny4you.com	Aug 02 2022 22:52:00	Money 4 You, 2630 W 3500 S, West Valley City, UT 84119-3112

District/off: 1088-2

User: admin

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Date Rcvd: Aug 02, 2022

Form ID: 309I

Total Noticed: 27

12061646	+ Email/Text: wendy@mountainlandcollections.com	Aug 02 2022 22:52:00	Mountain Land Collections LLC, PO Box 1280, American Fork UT 84003-6280
12068470	^ MEBN	Aug 02 2022 22:46:33	Prestige Financial Services, 351 W Opportunity Way, Draper, UT 84020-1399
12068471	Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 02 2022 22:52:00	Security Finance, 1625 W 700 N, Salt Lake City, UT 84116-1914
12061517	+ EDI: RMSC.COM	Aug 03 2022 02:53:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12068477	+ EDI: UTAHTAXCOMM.COM	Aug 03 2022 02:53:00	Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Sarah J. Larsen	on behalf of Joint Debtor Lester Donald Herrera Sarah.larsen@utahbankruptcylawcenter.com sarah.larsen@consumerbankruptcylaw.org;admin@utahbankruptcylawcenter.com;sarah.larsen@ecf.courtdrive.com
Sarah J. Larsen	on behalf of Debtor Stephanie Helena Herrera Sarah.larsen@utahbankruptcylawcenter.com sarah.larsen@consumerbankruptcylaw.org;admin@utahbankruptcylawcenter.com;sarah.larsen@ecf.courtdrive.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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